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# CASE STUDY: Bangladesh JOBS

## Job Opportunities and Business Support Project

Asia and the Middle East Economic Growth Best Practices (AMEG) Project  
Chemonics International, Inc.  
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# ACRONYMS

AMEG	Asia and Middle East Economic Growth Best Practices (project)
AOR	Agreement Officer's Representative
BDS	Business development services
CCNA	Cisco Certified Network Associate
CCNAP	Cisco Certified Networking Academy Program
CIA	Central Intelligence Agency
EDBM	Entrepreneurship Development and Business Management (course)
GDP	Gross domestic product
ICT	Information and communication technology
IT	Information technology
IRIS	Institutional Reform and the Informal Sector (Center)
JOBS	Job Opportunities and Business Support (project)
ME	Middle East
M&E	Monitoring and evaluation
MENA	Middle East and North Africa
MFIs	Micro finance institutions
MSMEs	Micro, small, and medium-sized enterprises
NGOs	Non-governmental organizations
OTI	Office of Transition Initiatives
PRICE	Poverty Reduction by Increasing the Competitiveness of Enterprises (project)
RMG	Ready-made garments
RUET	Rajshahi University of Engineering and Technology
SMEs	Small- and medium-sized enterprises
TOR	Terms of Reference
URCI	University Research Corporation International
USAID	United States Agency for International Development
WDCE	Workforce Discipline and Congenial Working Environment (course)

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# EXECUTIVE SUMMARY

In the Middle East (ME) and around the world, development practitioners almost always turn to the private sector when seeking to increase employment opportunities, and for good reason. The United States Agency for International Development (USAID) employs many approaches to increase enterprise competitiveness. For instance, some programs are sector-agnostic, whereas others only support pre-selected sectors. Some programs only provide training and technical assistance to groups of firms, whereas others provide tailored assistance to meet the needs of individual firms. This case study is one piece of a broader research effort, led by USAID and its Asia and Middle East Economic Growth Best Practices (AMEG) project, to identify the most impactful and cost-effective approaches to enterprise competitiveness, particularly in terms of impact on employment outcomes.

This case study features the Job Opportunities and Business Support (JOBS) project, a US\$16.5 million private sector development project implemented in Bangladesh from 1997 to 2005 by the Institutional Reform and the Informal Sector (IRIS) Center of the University of Maryland. JOBS was a multi-faceted program that touched on many types of competitiveness and employment interventions, including (i) enterprise competitiveness, (ii) demand-driving training and job placement, and (iii) sustainable livelihoods. The case study team examined JOBS' approach to *enterprise competitiveness* and *sustainable livelihoods*, which used a sector-led approach that prioritized support for target sectors and clusters of firms feeding into target value chains. In doing so, JOBS provided support across the value chains and to their numerous links (the market, regulatory environment, access to finance, labor force). In addressing the second approach to job creation, *demand-driven training and job placement*, the study team looked at activities to improve human resources and training that incorporated both “hard” technical and managerial skills and “soft” skills, such as language, workplace socialization, and teamwork, which are required in modern efficient work settings.

The case study team's research suggests that the JOBS sector development methodology and ancillary activities can be applied to countries in Middle East and North Africa (MENA) countries struggling with high unemployment, growing poverty, and expanding populations, and other issues that characterized the economy of Bangladesh during the time of project implementation. For that reason, this case study focuses primarily on the sector development methodology. Key features of the sector development methodology include:

- *Sector development methodology aligns firm-level support with assistance along the value chain.* To increase Bangladesh's private sector competitiveness, JOBS used an approach that provided customized training and technical assistance to its partner firms. However, JOBS only supported firms in pre-selected sectors that it deemed to possess high growth potential — many of which leveraged government of Bangladesh and other investments. Over the eight-year period of performance, JOBS supported 16 value chains.

This relatively high number shows that JOBS was not overly rigid in its sectors, supporting the flexible project design and management approach that was critical to the program's overall success.

- *Vocational training and job matching support tied directly to firm level assistance.* The JOBS project included vocational skills training to help Bangladeshi participants acquire the skills needed to find jobs. However, rather than train people for jobs that might (or might not) exist, JOBS delivered vocational training when firms identified specific employment needs, almost always connected to an increase in sales secured with project assistance. In doing so, JOBS' approach to skills training was demand-driven and maximized the number of job placements. Participants had a clear incentive to learn the new skills and businesses had a vested interest in the success of the training events, which were often funded in part by the firms in need of an improved workforce.
- *Integrated enterprise competitiveness and sustainable livelihoods activities.* When working in a particular sector, there were instances in which JOBS identified lead firms that faced supply challenges "upstream" in the supply chain. When appropriate, JOBS employed a "cluster approach" that organized groups of individuals and micro-entrepreneurs. With JOBS supported training, these "clusters" would be able to produce inputs at the quality and scale needed to be fully integrated into the supply chain of the lead firm. This approach supported sustainable livelihoods without sacrificing JOBS' overall demand-driven activities to strengthening the competitiveness of target sectors.
- *The JOBS team had a healthy balance of private-sector and development experience.* The success of enterprise development programs depends in large part on the team implementing the program. Private sector experience is important for credibility (businesses are more likely to accept input from someone with business experience) and to ensure program assistance helps partner firms increase their sales and jobs. However, USAID experience is also important for effective program management. After multiple changes to key personnel, JOBS placed less emphasis on academic qualifications and donor experience, and more focus on identifying a leader with a background in both private sector entrepreneurship and international development leadership. The combination of key staff with backgrounds in the private sector coupled with USAID regulatory knowledge and experience added positively to achieving project goals.

*Impressive impacts led to sustainability.* USAID funding ended in 2005, at which point the JOBS project reinvented itself as the locally registered JOBS Trust in Bangladesh. Initially under the leadership of expatriate staff, leadership and management were migrated to a local leadership team. Today in 2015, the JOBS Trust is still operating as a respected development partner in Bangladesh (for details, see [www.jobs-group.org](http://www.jobs-group.org)). Some of the project's impressive results highlighted in this case study include the following:

- Cost/job: US\$12.5 million budget / 40,000 jobs generated = US\$312.50 per job
- Cost/trainee: US\$12.5 million budget / 69,431 = US\$180 per trainee
- Increase in domestic and export sales: US\$100 million +
- Return on Investment: For every dollar spent, there was a return of US\$8

PROJECT, PURPOSE, LOCATION	DESIGN FACTORS	SUCCESS FACTORS		CRITICAL SUCCESS FACTORS
		QUANTITATIVE	QUALITATIVE	
<p><b>Case Study Country:</b> Bangladesh</p> <p><b>Project:</b> JOBS Project</p> <p><b>Objective:</b> Private sector development</p> <p><b>Location:</b> All areas of Bangladesh</p> <p><b>Funding:</b> US\$16.5m (US\$12.5m by USAID; US\$4m cost-share)</p> <p><b>Duration:</b> 8 years, 1997-2005</p>	<input checked="" type="checkbox"/> Sector competitiveness <input checked="" type="checkbox"/> Technical/vocational training <input checked="" type="checkbox"/> Job placement/matching <input checked="" type="checkbox"/> Entrepreneurship <input checked="" type="checkbox"/> Livelihoods <input checked="" type="checkbox"/> Other	<p><b>a) Number of Jobs Created:</b> 40,000</p> <p><b>b) Cost/job:</b> US\$313</p> <p><b>c) Numbers Trained:</b> 69,431</p> <p><b>d) Cost/trainee:</b> US\$187</p> <p><b>e) Cost/participant:</b> US\$180</p> <p><b>f) Domestic &amp; International Sales:</b> US\$100m+</p> <p><b>g) Return on investment:</b> US\$8</p> <p><b>h) Cost-sharing:</b> US\$4m</p>	<p><b>1) Macro – Policy Change:</b> Secured transaction legislation; IT policy; IT Law</p> <p><b>2) Micro – Practice Change:</b> Improved design and production practices in multiple sectors; changed business loan process; improved micro-credit efficiency; improved marketing capacity; increased membership services in business associations; established academia-private sector linkages</p> <p><b>3) Positive Marketing:</b> Positive coverage in media - average 20 per year</p> <p><b>4) Improved Relationship with Host Country:</b> Participation in national America Week activities in last four years; letters of commendation from Ministry of Science and ICT and Ministry of Commerce</p> <p><b>5) Secondary Beneficiaries:</b> 40,000 x 4.4 average family size = 176,000</p> <p><b>6) Tertiary Beneficiaries post project:</b> Numbers NA – 12 functioning Cisco Networking Academies across country</p>	<ul style="list-style-type: none"> <li>• Flexibility in project implementation</li> <li>• USAID: experienced, technically savvy, and confident partners</li> <li>• Dynamic project team with private sector influence and development experience</li> <li>• Collaborative relationship between donor and implementer</li> <li>• Uniquely structured and strong working relationship with Government of Bangladesh</li> <li>• Longevity of project was significant to its success</li> <li>• The right implementing partner: private-sector led</li> </ul>

Approaches:

- The project's Sector Development Program component combined skill development training and technology transfer, market linkages, and export assistance to stimulate growth and employment creation in specific sub sectors. The program worked in 16 different sectors, including leather goods and footwear, home textiles, handicrafts, electronics, handmade paper, floor coverings, and personal protective equipment. The project tailored assistance to micro-enterprises and micro-entrepreneurs and small and medium-size enterprises (SMEs).
- To support micro-enterprises, the project facilitated connections to the global value chain in three ways: 1) established production clusters of grassroots micro entrepreneurs linked with exporting SMEs, 2) linked individual micro-entrepreneurs directly with lead buyers, and 3) assisted export firms with market research and international trade fair participation. The cluster development approach was also used in pooling production for a single buyer and targeting training and technical assistance to similar producers.
- To support micro-entrepreneurs, the project provided business development training and taught the entrepreneurs how to assess the market value of their products, develop selling skills, and implement advertising techniques. In addition, JOBS linked the entrepreneurs with larger firms looking for production partners, in much the same way that clusters were linked with exporters.
- SMEs were trained to improve their analysis of potential markets and were provided first-hand experience in preparing product displays, pricing and booth design through participation in international trade shows. The project offered comprehensive advisory assistance at all stages of participation, from firm selection, logistics support, assistance handling potential buyers, advertising and the follow-up of orders.
- The project worked with loan officers at bank and micro-finance institutions (MFIs) to understand the special needs of small enterprises and entrepreneurs to develop products to suit the sector, such as moveable asset backed loan products and a loan portfolio guarantee in two national banks.
- In addition to the technical and product development training offered through the sector development program, the project offered general entrepreneurship and business development training for non-governmental organizations (NGOs), MFIs, and entrepreneurs.
- The project supported information technology (IT) training by introducing the Cisco Certified Networking Academy Program (CCNAP) to 10 local Universities in Bangladesh. The program works with local academic academies to offer IT networking instruction in a range of skills, from infrastructure to applications, through interactive web-based and hands-on learning. The CCNAP courses prepare students for the globally recognized industry standard certification, making them employable around the globe.

Results:

Since inception, JOBS Project generated over US\$100m in domestic and export sales, trained more than 69,000 beneficiaries, generated over 40,000 jobs, and implemented over 1,000 projects and activities covering over 70 percent of the geographical area of Bangladesh.

Lessons Learned:

When JOBS Project began in 1997, the focus was on mainstreaming microenterprises into the formal economy by partnering with local NGOs already working with microenterprises in an effort to improve the organizations' business development skills. By the end of 2000, the JOBS project re-oriented its attention towards SME and export promotion in an effort to catalyze national growth on a larger scale. Although the JOBS project continued forming production clusters and training micro entrepreneurs, the project management team realized that private sector, rather than NGO and MFI, involvement with micro-entrepreneurs was a more sustainable option in that it established a direct marketing link for the micro-entrepreneurs and enabled them to become a part of the global supply chain. In 2003, JOBS further clarified its strategy to private sector development by adopting an integrated model that interlinked all facets of its previous approaches, but this time within specific sub sectors. This meant that JOBS worked with SMEs to form production clusters of micro-entrepreneurs working in a subsector, such as footwear, and provided them with technical training while at the same time assisting SMEs with the forward link through international trade fair participation, subsector specific market research, and business development training.

# INTRODUCTION

## A. PURPOSE OF CASE STUDY

The MENA region is at a critical juncture. The Arab Spring, sparked in 2011 by frustration and impatience with limited economic opportunities, has yet to deliver the jobs and improved livelihoods so many had hoped for. Less than one-half of MENA's working-age population is employed or in school. As a result of labor market inefficiencies, the MENA region has the highest youth unemployment rate in the world (28 percent), and the share of women in the workforce is less than in any other region. Demographic trends compound labor market challenges: since 2003, MENA's labor force has grown at a rate faster than any other region. At the same time, MENA's countries experienced 1.2 percent gross domestic product (GDP) growth in 2014, which is insufficient to significantly reduce unemployment rates or inequality (World Development Indicators, 1995-2015).

Addressing the jobs crisis in MENA will require inclusive private-sector growth, driven by more strategic, efficient, and competitive firms. Yet many MENA businesses lack formal training and plans that identify and address the binding constraints that prevent them from increasing sales, creating jobs, and finding solutions. Further, those that seek growth capital are often unable to receive loans due to prohibitively demanding collateral requirements. As a result, USAID, and its ME Bureau in particular, is interested in examining three approaches and developing case studies exemplifying solutions to sustainable job creation in high-unemployment countries. Those three approaches include: (i) enterprise competitiveness, (ii) demand-driven vocational training and job matching, and (iii) livelihoods development. Using these case studies, the ME Bureau seeks practical tools to integrate job creation and job placement best practices and lessons learned into economic growth programming in the MENA region.

## B. ABOUT AMEG

The AMEG project is designed to support USAID in developing effective and efficient economic growth programs that address technical and strategic challenges that are specific to countries in which USAID operates in Asia and the Middle East. Through AMEG, USAID is able to conduct rapid and strategic economic growth assessments, pilot innovative approaches in economic growth programming, and consolidate and disseminate best practices in economic growth projects learned from USAID implementation throughout the world.

## C. CASE SELECTION

The JOBS project in Bangladesh was selected as a case study based on similarities between this South Asian country and MENA countries in the broader regional context — large and

relatively young population, high poverty rate, economic and political instability — and because, despite these challenges, the project was highly successful in creating jobs. Moreover, its long timeframe (1997 to 2005) allowed the project to establish a reputation for a broad-based, innovative approach, working at every level of development from grass roots to the regulatory framework. The project created a legacy as one of the most cost-effective, results-oriented donor projects working with micro, small, and medium-sized enterprises (MSMEs) in Bangladesh.

While the JOBS program was a multi-faceted program, this case study focuses primarily on the JOBS sector development methodology, an approach modeled on enterprise and value chain/sector competitiveness. The JOBS sector development model generated a significant number of jobs at a low cost per job in a context similar to the MENA region and could be more easily replicated than other successes of JOBS, such as financial and information and telecommunications technology (ICT) sector policy reforms. Activities implemented by JOBS under the sector development approach included demand-driven training and job placement. The sector development approach also used entrepreneurship and livelihoods interventions, although those are not a significant focus of this case study.

#### **D. ORGANIZATION OF REPORT**

After an overview of the economic context that was in effect in Bangladesh during the time of project implementation and the project's context relative to the current situation in the MENA region, the report provides details on JOBS' objectives, its approach to create jobs, and technical implementation. The report then provides information on the project's management, including funding, organizational structure, and monitoring and evaluation (M&E). The impact on employment incomes and sustainability are discussed, followed by critical success factors and prerequisites for replication in countries other than Bangladesh.

#### **E. ASSESSMENT TEAM AND ACKNOWLEDGEMENTS**

Case study authors Imran Shauket and Erika Hoffman-Kiess were the chief of party and deputy chief of party, respectively, at project close in 2005. As such, this case study is based on their extensive project documentation, the JOBS project website at [www.jobs-group.org](http://www.jobs-group.org), input and review of Aniruddha Hom Roy, the project Agreement Officer's Representative (AOR) at USAID/Bangladesh, and discussion with staff still working at JOBS Trust, which is the a charitable trust registered in Bangladesh.

# CASE STUDY

This case study presents the experience of the USAID-funded JOBS project in Bangladesh, which operated from 1997 to 2005. JOBS was a multi-faceted project that employed several different approaches and activities to help strengthen the competitiveness of Bangladeshi firms. While this case study touches on all aspects of JOBS, it focuses primarily on JOBS' sector development approach — an approach that was proven effective in Bangladesh and, in the authors' opinions, could be successfully replicated in the MENA region.

## A. CONTEXT

### A1. CONTEXT DURING THE PROJECT: 1997-2005<sup>1</sup>

Bangladesh declared its independence from Pakistan on March 26, 1971 and achieved victory when the Pakistan army surrendered on December 16 of that year. A series of military rulers and coups followed, ending in 1991 with the return of a democratically elected government. To date, ongoing political strife between the two largest parties — the Awami League and the Bangladesh National Party — has complicated the growth of stable and elective government in that country.

#### Box 1. Bangladesh at a glance, 2000

- Population – 141 million
- Poverty rate – 35%
- Annual per capita income – US\$400
- Literacy rate – 39%
- Life expectancy – 58 years

Source: USAID (2000).

Bangladesh reduced its poverty rate from approximately 80 percent in the early 1970s to below 40 percent in 2000. At that time and during project implementation, major accomplishments included the rapid growth of the ready-made garment (RMG) industry and the steady growth of the informal sector. However, the formal economy was largely missing from the list of accomplishments. Agriculture was the dominant sector of the economy, occupying 80 percent of the total population and contributing 25 percent of GDP. Industry, although small, was increasing in importance as a result of foreign investments. Exports of shrimp and fish products were strong, and agriculture exports showed great potential. Also at that time, a wide variety of smaller industries operated effectively, many with connections to the U.K. or U.S. markets, thereby facilitating exports.

The Asian financial crisis, which began in 1997, largely passed by South Asia in terms of causing major bank and business failures. Yet the indirect impact on the economy of Bangladesh was considerable. While most other countries had greatly devalued their

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<sup>1</sup> The following information is accurate to the project period of 1997–2005 (USAID, 2000, pp. 1-11).

currencies, Bangladesh faced stiff competition for its exports. As a result, exports, which during 1997/1998 were growing 18 percent annually, dropped to only 3 percent growth in 1998/1999 (World Trade Organization, 2000). The International Monetary Fund and World Bank predicted GDP growth over the subsequent five years at around 4.5 percent a year, well short of the annual average growth of 7 to 8 percent that they felt was needed to lift Bangladesh out of severe poverty. Foreign investors in a broad range of sectors were increasingly fed up with the frequency of strikes and work stoppages, and if street politics proceeded unabated Bangladesh stood to lose not only potential investors but also those already invested.

While structural reform was slow coming, a series of small regulatory actions supported a positive trend. Pressure on the land in rural areas led to movement of people from rural to urban locations. Poverty, both in urban and rural areas, remained pervasive. With job growth in all but the garment sector being fairly stagnant, most urban job seekers ended up in the low wage informal sector, pedaling rickshaws or the like. Related to poverty was the critical issue of unemployment. While the official unemployment rate for the period of 1995-2005 hit a low of 2.5 percent in 1998, and a high of 4.5 percent in 2004 (World Development Indicators, 1995-2015), when underemployment is also considered the reality of the job creation challenge becomes more clear. According to a Central Intelligence Agency (CIA) World Factbook 2001 estimate, the inclusion of 'substantial underemployment' statistics provides an unemployment figure of 35 percent (CIA, 2002). Unemployment and underemployment were, and remain, a serious problem, witnessing nearly two million new people entering the job market annually during the project period.

## **A2. CONTEXT RELATIVE TO CURRENT MENA REGION**

Bangladesh in the 1990s and early 2000s shares similar contextual challenges with today's MENA region: chronic political instability; high unemployment and underemployment; lack of opportunity in rural areas driving population to urban centers; high poverty levels and low growth rates, to name a few. This commonality allows for meaningful discussion as to replication of successful activities of the JOBS project in the MENA region.

## **B. OBJECTIVE**

The ultimate objective of the JOBS Project was to increase productive and sustainable job and/or income generation opportunities for poor households living below the poverty line in specified areas in Bangladesh (USAID, 1997a, p. 11 and USAID, 1997b). During the design phase, the 'specified geographic areas' gave way to targeting poverty across the country, with project activities registering geographical coverage of about 70 percent of the country (JOBS Project, n.d.; JOBS Project, 2004; JOBS Project, 2005a; JOBS Project, 2008). Over the life of the project, this manifested in programming to improve MSME performance and the environment in which they operate with the purpose of increasing economic growth, generating employment, and reducing poverty.



## C. APPROACH

The success of the JOBS Project is attributable to the broad scope of interventions, project longevity, and the ability to modify the approach in response to changing needs. This flexibility and evolution of scope over the life of the project resulted in three distinct approaches to income and employment generation, each building on previous project activities (JOBS Project, 2005b, pp. 2-3).

**Phase 1: 1997 to 2000** – Mainstream micro-enterprises into the formal economy through technical and entrepreneurship training, and production cluster<sup>2</sup> development.

At the outset, the JOBS project was intended as a livelihoods and income-generation project. Based on this premise, JOBS partnered with local non-governmental organizations (NGOs) and micro-finance institutions (MFIs) already working with micro-enterprises to access their membership as project beneficiaries. Phase 1 activities sought to improve the partner organizations' business development and training skills, with the ultimate objective of creating and mainstreaming NGO and MFI client micro-enterprises into the formal economy. JOBS worked with partners to develop production clusters of their micro-enterprise clients, provided technical and entrepreneurship training to individuals and the micro-enterprises, and offered training-of-trainers to the partners to ensure sustainability of training activities over the long term.

### Box 2. JOBS priority sectors

- Agriculture
- Bakery
- Coconut coir
- Diversified jute products
- Electronics
- Finance/banking
- Floor coverings
- Footwear
- Handicrafts
- Handmade paper
- ICT
- Leather goods
- Light engineering
- Personal protective equipment
- Plastic products
- Textiles

**Phase 2: 2000 to 2003** – Increase economic productivity on a national scale through private sector, firm-level competitiveness<sup>3</sup> activities in small and medium enterprises (SMEs).

In response to disappointing Phase 1 results — trainee retention rates were low and the failure rate of micro-enterprises high — the JOBS management team concluded that working directly with the private sector was a more immediate and sustainable partnership route to income and employment generation at a scale commensurate with the challenges facing Bangladesh. While the JOBS project continued forming production clusters and training

<sup>2</sup> Production clusters are groups of individuals or micro enterprises that share geographical proximity and that are supplying the same value chain.

<sup>3</sup> In the context of the JOBS project, competitiveness is defined as: the ability of a firm or a nation to offer products and services that meet the quality standards of the local and world markets at prices that are competitive and provide adequate returns on the resources employed or consumed in producing them.

micro-enterprises and entrepreneurs, more effort was directed to SME development and export promotion to catalyze growth on a larger scale.

**Phase 3: 2003 to 2005** – Provide firm-level assistance within target sectors through a sector development approach.

In Phase 3, JOBS consolidated its work and integrated Phases 1 and 2 MSMEs by sector. The project helped priority sectors (see Box 2 above), providing customized, firm-driven technical assistance services at all levels of the value chain. A sector focus allowed for an expanded scope of impact, as firm-level technical assistance could be coordinated along the value chain. This enhanced the productivity of the entire value chain, in addition to improvements at the firm level. Forward linkages allowed firms to expand markets and thus increase demand, while backward linkages to micro-enterprises and other SMEs allowed these same firms to meet that increased demand. (For definitions of the cluster approach and its difference from a value chain approach, see Annex A.)

This case study focuses primarily on the JOBS sector development methodology implemented in Phase 3. This approach was the culmination of the JOBS project having evolved over the course of the first two phases of the project, incorporating successes and side-lining approaches that delivered unsatisfactory results. The JOBS sector development model generated a significant number of jobs at a low cost per job (see Section F1 below) in a country context similar in many ways to the MENA region. Activities implemented by JOBS under the sector development approach included demand-driven training and job placement. Other activities and approaches were also utilized, including support for policy reforms, but these are not a significant focus of this case study — not because they were not impactful, but because their success was deemed more contextual and thus more difficult to replicate in MENA.

**Box 3. JOBS focus: sector-Led development**

*The process by which development activities are focused within specific business sectors – where businesses share the same or related product(s) or service(s).*

## **D. TECHNICAL IMPLEMENTATION**

### **D1. METHODOLOGY**

The JOBS sector development methodology identified business sectors that demonstrated significant growth potential and then employed firm-level technical assistance to build the capacity of individual MSMEs operating along the value chain within that sector.

**Figure 1. Value Chain within a Given Sector**



Firm-level technical assistance supported the creation of forward linkages to improve market access and increase productivity to meet growing demand. Firm-level assistance also established backward linkages to micro-enterprises to build and/or stabilize supply chains for input products (JOBS Project 2005b, pp. 3-4). This methodology allowed for the identification of weaker areas, or links, of the value chains operating within a given sector (or governing an entire sector, as is the case of the enabling environment). Firm-level technical assistance could then be tailored to meet the needs of the firm as well as needs of the overall sector within which the firm operated. In the following sections of this report and in Annex B, summaries of success stories will be reported that serve as examples of this progression of firm-led technical assistance.

The JOBS sector development methodology can be summarized in the following seven-step process.

1. Sector selection
2. Selection of participating firms
3. Needs analysis of firm requirements
4. Collaborate to design customized technical assistance package
5. Negotiate firm/project contributions; sign agreement
6. Monitor and evaluate activity
7. Post-activity follow-up

## **D2. PROCESS**

This section describes the seven-step process of the JOBS sector development methodology in more detail.

**1. Sector selection** – Sectors were selected in a phased process, starting with a select few criteria that were then expanded (see Box 4). Once sectors had been narrowed based on the above criteria, further assessment and evaluation was conducted using a 3-step selection process (see Annex C). Over the course of this second phase of sector selection, JOBS worked with the government, firms, business organizations, and other projects to secure documentation and insights on the various sectors. With a short-list in hand, JOBS commissioned their own assessment of those sectors still under consideration.

<b>Box 4. JOBS Project Sector Selection Criteria</b>	
Market demand and growth potential	<ul style="list-style-type: none"> <li>• Evidence of demand for products being produced</li> <li>• Buyers already have market for products but are unable to meet demand</li> </ul>
Potential increase in income and wealth	<ul style="list-style-type: none"> <li>• Potential for increased revenues at all levels of subsector</li> <li>• Projected increases in sales, profits, or return to labor (increased wages and/or increased employment numbers)</li> </ul>
Opportunities for linkages	<ul style="list-style-type: none"> <li>• Potential forward/backward linkages between large and small enterprises</li> <li>• Large buyers are overlooking MSMEs as a source of supply or MSMEs are unable to meet large buyers' needs</li> </ul>
Potential for employment generation	<ul style="list-style-type: none"> <li>• Production is labor-intensive</li> <li>• Potential for enterprises to create new employment opportunities as the sector develops and expands</li> </ul>
Value added potential	<ul style="list-style-type: none"> <li>• Raw materials are available locally</li> <li>• Potential for MSMEs to add value to raw materials and gain higher earnings</li> </ul>

Sector selection criteria were not uniformly applied on a quantitative basis and the entire process was very collaborative. Generally, the selection of a target sector was based on the findings of a comprehensive sector survey that incorporated both quantitative and qualitative aspects of those sectors under scrutiny. Those sectors that had the highest potential for both employment generation and market demand were the primary targets for JOBS activities, with a focus on integrating non-traditional products and sectors that harbored as yet unrealized potential.

At any given time, JOBS was working heavily in three or four sectors, and had ancillary activities in two or three — relatively minor, follow-up support. As the project worked to expand one sector and let that sector start operating in a self-sustaining manner, it would be looking to strengthen and expand other sectors. In sum, as one sector was coming close to “graduating” from JOBS support, other sectors were being brought “on line” for support.

**2. Firm selection** – Firms came to JOBS via two routes: (1) firms “graduating” from previous project activities and (2) respondents to a national advertising campaign promoting JOBS firm-level technical assistance. Interested individuals and companies working within identified sectors were asked to contact the project office to investigate the potential for assistance. As the project progressed, more and more participating firms were identified by word of mouth, previous project activities, or business association membership.

To select firms, consultants were brought in to review the companies, look at their back-office systems, review their production lines and product lines, conduct a management audit, and provide the JOBS management team their assessment of the company, including its needs and potential. There was a dedicated sector development team and a “sector specialist” who facilitated and led this process under the overall supervision of the chief of party.

**3. Needs analysis** – Once potential beneficiary firms established contact with the project office, they were assessed based on responses to a standardized questionnaire (form no longer available) capturing business details — sales, products, management, future plans — and on the services they sought against the services available through JOBS. The data collected through this questionnaire were matched with the analysis conducted by a sector specialist, as mentioned above. Having identified firm needs, JOBS proceeded to match these against project services and objectives, to ensure an understanding of the overall project purpose on the part of the firm(s).

While JOBS did follow the lead of the firms to identify needs, this analysis was conducted within the broader context of sector needs— for example, access to markets, quality improvements, and more staff. This context was informed through very close working relationships with various trade-related branches of the government and private sector associations. The ability of the JOBS team to identify areas where Government of Bangladesh, U.S. government, markets, and firm priorities intersected was particularly important for sector development methodology.

**4. Customized technical assistance packages** – Through this process, both firms and project staff were able to prioritize the desired technical assistance services and initiate discussions about how best meet firm needs within project capacity. Challenges facing participating firms varied, requiring targeted interventions intended to address specific firm short-comings that fell at different points along the value chain. Most commonly, firms requested assistance with one or more of the following:

- Workforce – Technical skills, workplace readiness, availability of workers
- Market access – Increasing market share in existing markets, developing new markets
- Product design and development – quality and marketability of existing products, development of new products
- Manufacturing – Improving technical skills, acquiring new skills
- Management – Increasing efficiency, formalizing roles and responsibilities, strategic planning
- Supply – Developing new supply sources, improving capacity of existing suppliers
- Business environment – Regulatory structures, financing mechanism(s)

**5. Negotiate firm/project contributions** – JOBS services were rendered on a cost-share basis, with firms bearing responsibility for some portion of the cost of the overall intervention. In many cases, the firm portion of the activity “cost” was through monetized, in-kind contributions, such as training materials or venue. The JOBS preferred approach was to bear the cost of the trainer, for reasons of transparency and quality assurance. The percentages borne by the project and the firm varied. The standard starting point for JOBS negotiations was 50/50 but most interventions fell between the 50/50 and 25/75 range, the former assigned to the project and the latter to the firm. Once agreement about the contributions was reached, each party signed a Terms of Reference (TOR) document, clearly stating the contractual relationship. This document included a description of the activity to take place, a brief background explanation, scheduled roles and responsibilities, deliverables

on the part of the “subcontractor” (firm), a budget break-down (by project and firm), and a payment schedule (for sample TORs for training see Annex D).

**6. Monitor and evaluate activity** – Prior to each activity, the initial selection process provided a baseline assessment. JOBS staff monitored the implementation of assistance per the agreement, tracking performance through a monitoring and evaluation system that included indicators in line with USAID/Bangladesh strategic objectives and intermediate results. Depending on the length of the assistance, mid-term reviews were completed. Other required firm-level reporting was outlined in the TOR. At activity close, a post-training assessment was done by JOBS project staff and results — positive and negative — were posted and explored.

**7. Post-activity follow-up** – JOBS staff continued to track post-activity progress for long-term impact and to identify further opportunities for additional assistance. Many partner firms utilized JOBS technical assistance to grow and diversify and thus were interested in ongoing support as firm needs evolved. This ensured that maintaining contact was generally not an issue; firms sought project information on new services, potential links with other client firms, and insight into evolving policy and regulatory challenges.

### D3. FIRM-LEVEL TECHNICAL ASSISTANCE ACTIVITIES

<b>Box 5. JOBS Technical Assistance Services</b>	
Demand-driven training	Skill development; product development; market access (samples, market information); trade fair/exhibition attendance; workplace readiness; entrepreneurship development and business management (EDBM)
Vocational training and job placement	Preliminary workplace readiness training and participation in subsequent skill development training at lead-firm
Entrepreneurship	Linking EDBM trainees (as above) to lead firms, establishing input supplies
Livelihoods	Establishing linkages between lead firms and micro-enterprises/individuals
Enabling environment	Policy/regulatory prioritization; advocacy on behalf of enterprises; analysis and presentation of relevant policy constraints and opportunities
Access to finance	Bank loan training and facilitation; business plan development

As demonstrated in Box 5, JOBS technical assistance activities, or business development services (BDS), spanned several approaches to increasing competitiveness and creating employment opportunities. This case study focuses on the first two services. JOBS approaches to demand-driven training and job placement were closely aligned; almost no job placement activities occurred independent of training activities.

**Figure 2. Firm-Level Technical Assistance Activities Overlap and Reinforce Sector Development**



**1. Demand-driven Training** – Depending on firm requirements as identified during the process described above in Section D2 of this report, JOBS staff worked to match project services to firm needs, through a sectoral lens. JOBS and firms jointly identified specific skills required, by sector and by firm, to enhance growth and competitiveness.

Preliminary efforts focused on so-called forward linkages — firm-level needs tied to increasing market share, such as product development, skills-enhancement, and quality assurance. Following the development of aptitude in these areas, JOBS supported partners firms to identify, understand, and access new markets with market information, trade fair attendance, samples and display, and/or communications technology (email, websites). At this point, firms started to see increases in demand that resulted in increased scale, complexity, and logistical demands (for example, shorter lead times). Once increases in orders were realized, firms turned attention to building the workforce and supply chains to support the increased demand, thereby building so-called backward linkages to suppliers, micro-enterprises and individuals, and other SMEs.

*Developing training materials.* JOBS created its own training team that led the development of training materials. Curricula were developed in partnership with JOBS project staff, the government vocational-educational institutions, industry (firms and associations), and academia. The mix of participants engaged in curricula development changed according to

the complexity and content of the material. Simple courses were developed in-house, including EDBM and Workforce Discipline and Congenial Working Environment (WDCE). A panel of experts under JOBS developed more technical courses for the formal private sector or government training institutions. These experts included skilled practitioners as well as representatives from relevant academic institutions, and produced materials such as the Electricians Training Manual used to upgrade skills within the electrical sector.

*Delivering training.* Trainers for the basic training modules were drawn from the JOBS training team. In working with NGOs, MFIs, and other membership organizations, JOBS trainers led training-of-the-trainers sessions, building a cadre of certified EDBM and WDCE trainers within the organizations themselves. Firms themselves identified trainers for advanced modules and specific skill development sessions and were often drawn from their own pool of supervisors. In one targeted case dealing with international market access initiatives, JOBS identified appropriate expatriate trainers according to the market and product concerned, such as trainers from Japan for the Japanese leather footwear market, or from Germany for the European personal protective equipment market.

*Selecting trainees.* Trainees were selected by the firms and organizations with input from JOBS staff. Standardized questionnaires were used (form no longer available) that captured information related to family size, income, geographical area, need, level of education, as examples, in addition to specific skill-related assessment questions. Gender was always an element of trainee selection, with female applicants given priority, particularly single heads-of-household.

**2. Vocational Training and Job Placement** – JOBS placement activities were tied directly to demand-driven training activities. As firms attained desired levels of growth (or in preparation for doing so), the increased demand translated to a need for an increased workforce — either in numbers, skill sets, or both. Dependent upon the firms' workforce needs, more people with new skills for new products or simply more people making existing products, the firm and JOBS would collaborate to select an appropriate number of qualified trainees for a given skill training. At the close of the training, the firm undertaking the session would assess the trainees and regularize the required number of workers. In the event that not all trainees were hired by the sponsoring firm, it was found that remaining trainees were in demand within neighboring firms working in the same sector. JOBS also utilized contacts within the broader sector to identify alternative employment options for those trainees not selected by the sponsoring firm. See Box 6 for details on the JOBS placement process.



**Box 6. JOBS Placement Process**

		Stages			
		<i>Preparation</i>	<i>Training</i>	<i>Placement</i>	<i>Follow-up</i>
<b>Responsibilities</b>	<i>Firm</i>	<ul style="list-style-type: none"> <li>• Orient the JOBS project – firm strategy</li> <li>• Define workforce needs</li> <li>• Select trainer</li> <li>• Develop curriculum</li> <li>• Establish trainee performance benchmarks</li> <li>• Select trainees</li> <li>• Finalize logistics: venue, materials, schedule</li> <li>• Host workplace orientation visit</li> </ul>	<ul style="list-style-type: none"> <li>• Adopt skills training</li> <li>• Factory representative(s) participate in skills training</li> <li>• Monitor and report trainee attendance and performance</li> </ul>	<ul style="list-style-type: none"> <li>• Co-evaluate trainees for hire</li> <li>• Select trainees for hire</li> <li>• Provide feedback for remaining trainees</li> </ul>	<ul style="list-style-type: none"> <li>• Report on new hire progress</li> <li>• Report on firm-level impact of new hires (e.g., increased sales, new product lines)</li> <li>• Assess additional workforce needs</li> </ul>
	<i>Project</i>	<ul style="list-style-type: none"> <li>• Orient the firm – JOBS project objectives</li> <li>• Select trainer</li> <li>• Develop curriculum</li> <li>• Select trainees</li> <li>• Finalize logistics: approvals, trainer agreement, staff schedule</li> <li>• Lead orientation visit to workplace</li> </ul>	<ul style="list-style-type: none"> <li>• Conduct workplace readiness training</li> <li>• Assess trainee performance with trainer and factory representative</li> <li>• Communicate with trainees to assess training</li> </ul>	<ul style="list-style-type: none"> <li>• Co-evaluate trainees for hire</li> <li>• Support hiring process</li> <li>• Consider additional training for unhired trainees</li> </ul>	<ul style="list-style-type: none"> <li>• Identify alternative employment options for remaining trainees</li> </ul>

**3. Entrepreneurship** – JOBS developed the EDBM training module on entrepreneurship and general business management for NGOs and MFIs working in the livelihoods and income generation areas. These training sessions were offered, for the most part, through those institutions; individuals expressing interest in this training were directed to participating institutional partners where possible. EDBM and a second basic module, Enterprise Development, addressed a variety of topics:

- Planning for the successful start-up of a new businesses
- Managing on-going enterprises effectively
- Marketing products and services
- Accessing capital and using local resources
- Improving technical skills related to products, services, and technology
- Costing, pricing, depreciation calculation, and general financial management

*Identifying NGOs and MFIs to deliver training.* JOBS posted national advertisements requesting interested parties (NGOs and MFIs) to submit proposals to the project office. Once the proposals were received, they were reviewed and short-listed based on specific

criteria: number of beneficiaries, cost per beneficiary, geographical location (more economically depressed districts were given preference). Project teams met with relevant NGOs/MFIs, gauged their skills and capabilities and final participant selections were made. Once JOBS and partner objectives and activity areas were matched, the partnership was formalized with a signed TOR. JOBS leveraged these partners to (1) access individual beneficiaries from among their membership and (2) build in-house capacity so that training and support for beneficiaries could be provided going forward with only indirect support, if any, from JOBS.

#### Success Story: Entrepreneurship Training for Growth

After years of running a home-based dressmaking business, Dil Afsana Akhi established Rang Dhanu, a garments, block-batik, and embroidery center in Khulna, Bangladesh. In 2002 she moved the business from her home to a rented showroom in the commercial area where she employed 20 full-time and 25 part-time staff. Ms. Akhi worked with JOBS one year later, participating in EDBM training, to gain skills for strategic planning. EDBM training gave her the confidence to make business decisions in a long-term context and the skills necessary to implement those decisions.. As a result, Ms. Akhi has used her newly developed expertise to become a lead buyer for 10 more enterprises in her area, providing them with training, marketing assistance, and advice. She also implemented an enhanced marketing strategy, selling her products to schools and colleges using on-site presentations, and becoming a supplier for other showrooms in surrounding district level towns. Following the EDBM training, Ms. Akhi opened two more showrooms, creating an additional two full-time and 25 part-time positions, and increased her capital from 200,000 BDT before the training to 500,000 BDT after (JOBS Project, 2005b).

*Relevance:* Many trainees that participated at this basic level of training were subsequently linked to JOBS partner firms. In response to a firm-level need for stable supply inputs, JOBS EDBM course beneficiaries were a first-stop resource, having already received guidance on business norms and management practices, allowing for successful integration into the firms more advanced business environment. In some cases, lead-firm partners asked JOBS to provide EDBM training to existing suppliers to enable a more strategic supply-side interaction.

**4. Livelihoods** – As discussed in Section C of this report, JOBS phase 1 activities focused exclusively on the livelihoods approach to employment and income generation, working with individuals and micro-enterprises. When Phase 1 results were disappointing, JOBS expanded programming to target larger SMEs and global competitiveness. However, livelihoods activities were not abandoned entirely. The sector-led development model, working at all levels of the value chain within a sector, allowed for an important livelihoods role.

*Using a cluster approach to integrate individuals and micro-enterprises into value chains.* Utilizing a cluster approach JOBS integrated individuals and micro-enterprises into firm-led technical assistance activities. To stabilize supply-side input linkages to support lead firms, JOBS created production clusters of micro-enterprises and individuals. Identifying potential cluster beneficiaries from work with NGOs and MFIs, JOBS established the clusters and linked them with exporting SMEs, connecting production at a grass-roots level directly with lead buyers. Through skills training to match lead-firm supply requirements, cluster members increased capacity, negotiating power, and production quality. Exporting SMEs with whom they were linked secured a guaranteed supply base, enhancing their reliability and efficiency in meeting the demands of their export markets.

#### Success Story: Grass-roots Clusters Producing International Exports

JOBS incorporated the cluster approach within the handmade paper sector, fostering success at all levels of the value chain, from simple village handicraft workers at the livelihoods level to exporters selling product at international gift fairs.

JOBS worked with Creation Private Limited, the country's leading producer of handmade paper, as the lead-firm. Creation sought to reduce poverty in Bangladesh by using traditional, labor-intensive production techniques and taking advantage of locally available resources, including jute and plant-based dyes. To increase both firm and sector competitiveness, JOBS facilitated Creation's participation in major international trade fairs and helped develop promotional brochures and a digital catalog, generating demand for handmade paper, and thus requiring a stable and high-quality supply of raw materials.

With JOBS facilitation, Creation developed two production clusters staffed by underprivileged women, employing 110 people at 4,000 Tk a month (US\$57). One cluster was a primary raw material production unit established in the remote village of Sirajganj, where JOBS trained 50 women on the craft of handmade paper. Part of the production from Sirajganj went directly to the export market through Creation. The remaining production fed the second cluster, a group of 30 women trained by JOBS to craft products for the local market including holiday cards, notebooks, gift wrap, photo albums, and writing paper.

Following JOBS assistance, in addition to adding 190 employment opportunities as noted above, from January to October 2002 Creation Private Limited exported US\$200,000 worth of handmade paper and paper products, while local sales amounted to almost US\$80,000.

Source: JOBS Project, 2005b (p. 5).

*Relevance:* The JOBS cluster approach to establish stable supply-side linkages proved critical to the overall success of the sector development methodology, from both a firm-level and a grass-roots income-generation and employment perspective. Any job creation activity that is limited to either end of the value chain alone cannot be successful at the level of impact desired in the MENA region. Linkages up and down the chain allow the benefits of increased competitiveness at the firm and nation level to register at the grass roots as well.

**5. Enabling Environment** – The JOBS sector development methodology, when considered from an enabling environment perspective, allows for an unwieldy ‘policy and regulatory reform’ agenda to be refined, identifying one or two central regulatory obstacles specific to

that sector and standing in the way of overall growth as well as improved firm performance. Without a unifying sectoral focus, activity in this arena is difficult to target in a manner that allows for measureable success at the firm level.

*Relevance:* Technical assistance activities in the enabling environment category have the capacity to focus a business sector on prioritizing key policy constraints effecting business at the firm level. This type of activity also builds trust within the business community as firms appreciate and respect the potential influence and information via a third party advocate.

*Example:* Bangladeshi businesses keen to operate in the ICT sector were stymied. Although ICT had been declared a “thrust sector” by three governments since 1997, no IT policy existed, leaving ICT firms without regulatory guidance or protection. At the request of partner firms in 2002, JOBS acted as the facilitator to address this regulatory challenge and in 2006 the IT Law was passed. To help facilitate the IT Law’s development and approval, JOBS accomplished the following:

- Provided international technical assistance to the Government of Bangladesh Ministry of Science and Information & Communications Technology to create an ICT action plan and to draft the IT Law.
- Organized seminars to identify and define policy priorities across all stakeholders and to establish ownership.
- Kept the issue current by sponsoring study tours, hosting discussion groups, supporting advocacy workshops for the three ICT business associations, organizing demonstrations and trainings on various technologies for government officials and stakeholders.
- Set up a website for policy makers, providing access to global IT law-related information.

**6. Access to Finance** – In response to work with MFIs in phase 1 of the project, JOBS recognized the difficulties facing SMEs in accessing capital. SMEs had been utilizing MFIs to overcome capital scarcity but in the longer term, MFIs did not have the funds or the flexibility to assist at a level allowing SMEs to enter the mainstream economy. Subsequently, JOBS instituted a loan facilitation team and trained local banks and financial institutions to strengthen their understanding and capacity to support the credit needs of SMEs. Additionally, the loan facilitation team worked with firms that identified access to finance as a technical assistance need, providing assistance and training to familiarize the firm(s) with loan application procedures and required documentation such as business plans.

## **E. PROJECT MANAGEMENT**

### **E1. FUNDING**

JOBS project was funded under a Cooperative Agreement between USAID and University Research Corporation International (URCI), the parent organization of the IRIS Center at the University of Maryland. At the proposal stage, URCI committed to a 20 percent cost-share of

total costs. In reality, the project leveraged strong relationships to achieve 30 percent cost sharing on the overall expenditure of US\$4 million over the first five years, and 67 percent, or US\$2.7 million in the final three years. Over the life of the project, JOBS successfully partnered with more than 100 individuals, agencies, and organizations. JOBS continues to work today, operating as a locally registered Trust (JOBS Project, 2005b, p. 21).

In the final four years of project, activities and funding were approved on a six-month cycle, based on a business plan — inclusive of target activities, proposed partners, and required funding — jointly agreed by the country office, USAID staff and IRIS management. Since no further approvals were required, activities could be planned strategically, smoothing out some of the challenges that come with an annual funding cycle.

## **E2. ORGANIZATIONAL STRUCTURE**

Although JOBS was structured as a grant, it was run similarly to a contract and was jointly implemented with USAID, even to the extent that USAID staff were housed within project offices early in the project (USAID, 1997a, pp.11-17). Given the evolving nature of the project, the organizational structure went through multiple expansions and contractions. Staffing, roles, and responsibilities reflected program needs at any given stage. Generally a Project Director provided overall leadership, and each of the project components — Sector Development, Training, Loan Facilitation, IT — had a Team Leader, who served as the supervisor for the staff working within that component. The focus and degree of activity in each component depended on the active work plan. Experientially, the staff moved from a heavy NGO and bureaucracy-based background at the beginning of the project, to a younger, MBA-trained, private-sector focused pool midway through the project period, maintaining a careful and conscious balance between a development and a private sector focus.

At project peak, 70 staff were employed, nominally based in the main project office in Dhaka. On average, 50 percent of the technical staff were in the field at any given time, designing interventions, monitoring ongoing activity, and evaluating outcomes. Training staff were frequently housed within the entities with which they were working (see Annex E for a representative organizational chart created for the JOBS follow-on, Poverty Reduction by Increasing the Competitiveness of Enterprises (PRICE) project).

### E3. MONITORING AND EVALUATION

As a part of the design process, a Results Framework was formulated. This Framework structured the monthly reporting of sales, number of clients (disaggregated by gender), and employment creation that responded to both Strategic Objectives and Intermediate Results indicators (JOBS Project, 2004 and 2005b). This basis for the M&E system enabled JOBS to produce concise, indicator-based progress reports demonstrating increased domestic and export sales and employment resulting from JOBS assistance. As additional activities were implemented, further indicators were added to the Framework.

## F. IMPACT

### F1. IMPACT ON EMPLOYMENT OUTCOMES

Utilizing available data (costs per job or placement were not tracked during the project period and data collected were not disaggregated by approach) we were able to ascertain the general figures on employment below.

<b>Box 7. JOBS Project Cumulative Impacts, 1997-2005</b>	
Cost/job	US\$12.5 million budget / 40,000 jobs generated = US\$312.50 per job
Cost/trainee	US\$12.5 million budget / 69,431 = US\$180 per trainee
Overall cost per project "participant"	US\$12.5 million / 109,431 = US\$114
Increase in domestic and export sales (cumulative)	US\$100 million+ <i>a/</i>
Return on Investment	For every dollar spent, there was a return of US\$8
<i>a/</i> According to USAID, this figure is understated (A. H. Roy, personal communication, 2015). Notes: Direct support only was used in calculations; sales equal the amount recorded during the life of the project, and are still being made by JOBS-sponsored programs.	

While it's clear that JOBS had a positive impact, AMEG was unable to determine how JOBS collected employment data and attributed a job created or placed to program activities. In 2002, Field and Knopp conducted a study on JOBS on behalf of USAID's Office of Microenterprise Development and analyzed the progress made of three of JOBS' beneficiaries (Modupur Pineapple Association, Shafipur and Mirpur producer groups, and Bogra Handicrafts Association). In terms of impact, they assessed the average monthly increases in income for Bogra Handicrafts, the increase in number of association members for Modhpur Pineapple Association, and the number of new jobs created for the two producer groups. Likewise, students who chose JOBS as the subject of a case study for a course on microenterprise growth and business services (Rahman, Keppelman, Cheung, and Yuasa, 2003) also selected the same three project beneficiaries as Field and Knopp (2002). They extended their discussion on impact to include costs of doing business, improved living conditions and social benefits, and participation in international trade fairs where the addition of clusters was expected. They, too, did not research the cost and impact of job creation.

### F2. SUSTAINABILITY

The determination when a firm or sector was ready to become self-sustainable, or "to

graduate” from JOBS support was based on numerous factors that did not necessarily apply across the board since all the sectors were in various stages of development. The Sector Development Team under the lead of the COP would meet periodically to discuss the progress of each sector and determine whether the support should continue. Three criteria that were ultimately sought before graduation were:

- i) The firms in the sector had been organized in a properly working and formal association and the association had been linked with the government and other facilitators as appropriate;
- ii) The assisted firms in the sector were running profitably with sufficient sales orders and trained staff;
- iii) The sector had been formally linked and introduced to the Government of Bangladesh and preferably to the Ministry of Commerce, which had adopted the sector in its list of priority sectors thus ensuring that support would continue to the sector indigenously.

USAID funding ended in 2005, at which point, with the blessing of the USAID Mission, the JOBS Project reinvented itself as the locally registered JOBS Trust. Initially under the leadership of expatriate staff (the previous Project Director and Deputy Project Director) over the course of the following two years, leadership and management was migrated to a local leadership team. Today in 2015, the JOBS Trust is still operating as a respected, development partner in Bangladesh (for details, see [www.jobs-group.org](http://www.jobs-group.org)).

## **G. CRITICAL SUCCESS FACTORS**

### **G1. SECTOR AND FIRM SELECTION**

JOBS focus on non-traditional products and sectors, acting as a facilitator to develop firms and a common platform, allowed the project to build firm-level and sector competitiveness in areas that had untapped potential to create large scale employment and income generation. Firm-level technical assistance with these unexplored products and sectors, on a value chain platform, allowed benefits to flow up and down the chain — from the grass-roots to the national level. For example, working as a part of the coconut coir (“fabric”) sector, a rural villager in Bangladesh was able to influence competitiveness on a global scale through his/her advanced processing skills, supplying the firm making coir for car floor-mats in Germany.

In selecting firms for partnership, JOBS sector focus allowed the project to go “deeper” with fewer firms, rather than “shallower” with more firms. This allowed for a broader activity impact over the longer term, building sustainable firms as part of a business sector that was also growing. In some cases, only a few firms needed a lot of assistance to anchor sector growth. In others, more firms and individuals along the value chain needed more and varied assistance to establish the sector as a viable economic entity. In both cases, JOBS prioritized more comprehensive interventions focused on a firm or sector, as opposed to superficial activities with little coherence.

## **G2. FLEXIBILITY – PROGRAM AND MANAGEMENT**

*Program: Highly flexible and responsive to opportunity, in both doctrine and practice.* As stated in JOBS' Cooperative Agreement (JOBS Project, 1997a, p. 13), “as trends in progress are assessed, activity packages and their related intermediate results may be adjusted, based on discussion and mutual agreement, to ensure the best results possible.” The use of regular progress reporting to frame and instructions for next steps allowed the JOBS project to respond to challenges and opportunities as soon as they were noted in the indicators. The openness of USAID/Bangladesh to utilizing that information to adapt program plans allowed JOBS to remain relevant and have greater impact in the end, often in areas that had not even been considered at the point of project design years earlier.

*Management: Flexible management approaches saved and strengthened project.* In 2000, the JOBS project was within three months of being shut down due to deadlock. Project leadership, coming from a strictly private sector background, was unfamiliar with U.S. Government regulatory processes and impatient with USAID funding approval delays. To curtail malfeasance USAID had exercised increasing control over project operations, resulting in a situation where the project was no longer functional; lack of trust led to activity funding requests stalling at the USAID approval stage. Under new project leadership possessing a combination of private sector background coupled with USAID regulatory knowledge and experience, the project office, USAID Mission, and IRIS management set out to create a path forward, rather than halting activity.

In an effort to address the root cause of the initial trouble — stalled approvals for lack of trust/transparency — the implementing partnership developed a mechanism through which project activities and funding were approved on a six-month cycle. These six-month business plans included target activities, proposed partners, and required funding, and were jointly agreed by the country office, USAID staff, and IRIS management. Since no additional approvals were required, activities could be planned strategically. Thanks to the creativity and commitment of all parties taking part in the management process, not only was JOBS not shut down, it went on to become a flagship project (I. Shauket and A. H. Roy, personal communications, 2002-2005).

## **G3. COOPERATIVE RELATIONSHIPS**

*Donor/Implementer: The relationship between donor and implementer was collaborative and team-based, and was established as such per the award agreement.* Under the Cooperative Agreement, URCI teamed with USAID/Bangladesh first to design and then implement the new income and employment strategy and set of activities — the JOBS Project (JOBS Project, 1997a, p. 12). The team-based design and implementation structure created a cooperative environment for the project from the beginning. Even through challenges, the basic tenet of collaboration informed adaptability, flexibility, and conflict management. USAID/Bangladesh balanced engagement and participation with a high level of trust in JOBS implementation, and open communications enabled issues to be addressed easily and respectfully.



*Government of Bangladesh: Working relationship was uniquely structured and very strong.* The JOBS project relationship with the Government of Bangladesh counterparts was remarkable. Rather than maintaining the standard Steering Committee, consisting of nominally relevant bureaucrats and politicians, JOBS assessed the key players and identified the champions for any given activity (I. Shauket and A.H. Roy, personal communication, 2000-2005). Regardless of their position, in every case they were people invested in the outcome and willing to partner with JOBS to define goals, stimulate participation, and shepherd the project to success.

*Positive relationships manifested in increased cost-sharing.* At the proposal stage and as previously noted, JOBS committed to a 20 percent share of total costs. In reality, by leveraging strong relationships, the project was able to achieve 30 percent in cost-sharing, or US\$4 million, over the first five years and 67 percent, or US\$2.7 million in the final three years.

#### **G4. COMMUNICATIONS**

Communication was open and regular at all levels of project and donor interface.

#### **G5. SUFFICIENT PERIOD OF PERFORMANCE**

*The longevity of the project was significant to its success.* One of the primary components of JOBS' success was its longevity. Originally a five-year project, when it closed in 2005 it was in its eighth year. In a complex project environment, such as Bangladesh, and in addressing a complex development issue such as employment, there are few "quick fixes". The original project period allowed the team to establish critical stakeholder relationships, create an experienced core team, and develop a strong project identity that was recognized nationally. The subsequent three years were a period of intense activity as the team brought their collective experience to bear on proven activities, as well as investing in carefully considered "experimental" efforts that pushed the project into new partnerships and new areas of practice, and established the JOBS name as synonymous with success.

The impact of longevity can easily be seen from an expenditure perspective (JOBS Project 2005b, p. 21). In the first two years of operation, project expenditure was less than the budgeted amount as a significant number of studies and other research took place to identify activities for implementation. From the third to fifth year, expenditures increased significantly as the implementation plan was put into play. During the three-year extension period, expenditures returned to a lower level, even as impact results were high, due to increased efficiency as JOBS gained experience and leveraged partnerships for cost-sharing activities. In the final three years of the project, cost share rates were 67 percent — over three times the level of commitment to USAID at project outset.

## **G6. STAFFING – PROJECT AND USAID**

*Project: A dynamic project team, with private sector influence and development experience.* JOBS benefitted from a team who could see opportunities, a Project Director who supported them, and USAID/Bangladesh counterparts who allowed this input to inform project direction. This dynamic was not accidental. From the beginning, staffing was an enormous challenge. In 2000, at the point when JOBS was just months from being shut down (as mentioned above at G2. Flexibility, Program and Management) re-staffing the project was also a part of the renewal effort.

In early years, when the project was approaching employment and income generation via linkages with NGOs and MFIs, project staff were drawn from the NGO world and rounded out with bureaucrats seconded from relevant ministries such as the Ministry of Commerce. However, as the approach transformed into a more private sector driven activity, leadership was transferred to a project director drawn from the private sector. As discussed above, this change brought its own challenges, as the project lost its development sector grounding.

In 2000, with the renewed commitment from both USAID and IRIS, they set out with a new set of qualifications for the project director which diverted from the traditional chief of party qualifications. Less emphasis was placed on academic qualifications and donor experience, and focus was placed to bring in a leader with a background in both private sector entrepreneurship and international development leadership, with the former being the key. Other team leaders were generally seasoned development practitioners, with years of experience in training, relationship building, financing, and communications, and they led a group of well-educated young people, most of whom joined the project directly from an MBA program. The combination of development expertise, dedicated and energetic young people, and private sector influence created a potent mix of abilities that very effectively delivered on income and employment objectives.

*USAID: Experienced, technically savvy, and confident partners.* JOBS enjoyed the support of senior level staff in USAID's Contracts and Economic Growth offices. These individuals had the experience and confidence to creatively address contracting challenges, appreciate the complexity of the implementation environment, and act as advocates for the JOBS Project, while at the same time maintaining their identity as donor representatives. The capacity of USAID staff to provide expertise to, and trust in JOBS, greatly enhanced the efficacy of the JOBS Project. The commitment and knowledge housed within JOBS USAID counterparts is evident today, in the background and content provided over the course of drafting this report.

## **H. PREREQUISITES FOR REPLICATION**

In addition to points noted immediately above, any consideration given to replicating JOBS type activity in the MENA region should consider or incorporate the following factors for replication.

## H1. ECONOMIC DYNAMICS

MENA has a profile that is much the same as Bangladesh in terms of enterprises, by size — most are micro, small, and medium sized. To see increased opportunities for the region, assistance should target these MSMEs to grow. In the Bangladesh context, labor costs were low, which helped to attract business — as much as lower labor costs could be reflected in lower costs overall. Applying this filter to the MENA region simply means taking a closer look at who is working in what sector, and where there are cost-efficiencies to be had. Bangladesh provided low-cost, low-skill labor. In many MENA countries, the education and skills levels are higher than in Bangladesh. This difference indicates that sectors requiring additional skilled inputs may offer the best opportunities, depending on the variability of labor costs within target countries.

While the JOBS project was operating in Bangladesh, the country had a single-product dominated export portfolio, *viz.*, RMG sector. By targeting non-traditional sectors and products that had the potential to scale up, the project was able to create employment and income-generating opportunities outside the RMG sector. In some cases, those opportunities were tied to products that fed into the RMG sector – coconut shell buttons for instance.

## H2. SECURITY PROFILE

A basic level of security is essential to project success. Businesses and other institutions must be secure to gather and function. Workers must be able to travel to and from their place of work. Even if home-based income generating initiatives are part of the program, the lead-firms whom they are supplying must be functional. Project offices and staff must be secure in daily operations — meetings, travel to field sites, and in-country business promotion activities.

However, areas of insecurity can be managed and the impact mitigated. An essential component to managing within less secure environments is a security plan and staff tasked with monitoring and reporting on developing and evolving security issues. Additionally, incorporating geographical consideration into selection processes, housing training sessions at more secure locations (assuming trainee travel is not affected), establishing alternative communications modes and methods are some approaches that allow for project activities to proceed within less secure environments.

## H3. TRANSITION FROM USAID/OTI PROGRAMMING

JOBS sector development methodology provides a structure within which firm-led technical assistance activities can benefit a broad range of beneficiaries — grass-roots villagers to global export firms — through direct linkages at various points of the value chain. Within even the most complex country contexts, a sector approach provides a focus to identify unrealized or underutilized potential and has the flexibility to work with almost any product/service. It is an approach that allows technical assistance to augment or reinvent connections along a value chain, a valuable tool when working within recovering economies

effected by varying degrees of stability. Activities of USAID's Office of Transition Initiatives (OTI) are often early on the ground. A sector-led, value chain based technical assistance program offers an excellent transition from responsive programming to a more strategic footing.

#### **H4. U.S. RELATIONSHIPS WITH PRIVATE SECTOR AND GOVERNMENT**

A significant advantage to the JOBS project in Bangladesh was the relatively positive relationship between the U.S. Government and the Government of Bangladesh. USAID and the U.S. Government were viewed favorably and were considered trustworthy and reliable partners in development. In the later years of the project, post-9/11, general favorability of the U.S. Government diminished, but by that point JOBS' reputation was established and working relationships with the Government of Bangladesh and partner firms were based on demonstrated progress. Undertaking a JOBS-type activity in the MENA region would require consideration of the overall profile of the U.S. Government. Low favorability ratings would not preclude the activity, but would indicate that more effort should be focused on trust-building. A smaller, more discrete intervention — such as a single sector — that could showcase more immediate progress and cement relationships within the community would be a good starting point.

## ANNEX A

# CLUSTER APPROACH

### Cluster:

*Cluster – Group of companies sharing local resources, using similar technologies, and forming linkages and alliances.*

Clusters may occur at any point along the value chain, and may or may not consist of actors working at the same point on the value chain, depending on the synergies deemed mutually beneficial by those forming the cluster (The Economic Competitiveness Group, n.d.).

### Cluster Approach:

*Cluster approach – This approach also considers an industry value chain, but it focuses on geographic concentrations of interconnected companies and their interactions. In particular, it concentrates on the synergies between these enterprises, including those between firms in different segments of the value chain (Chemonics International, 2008).*

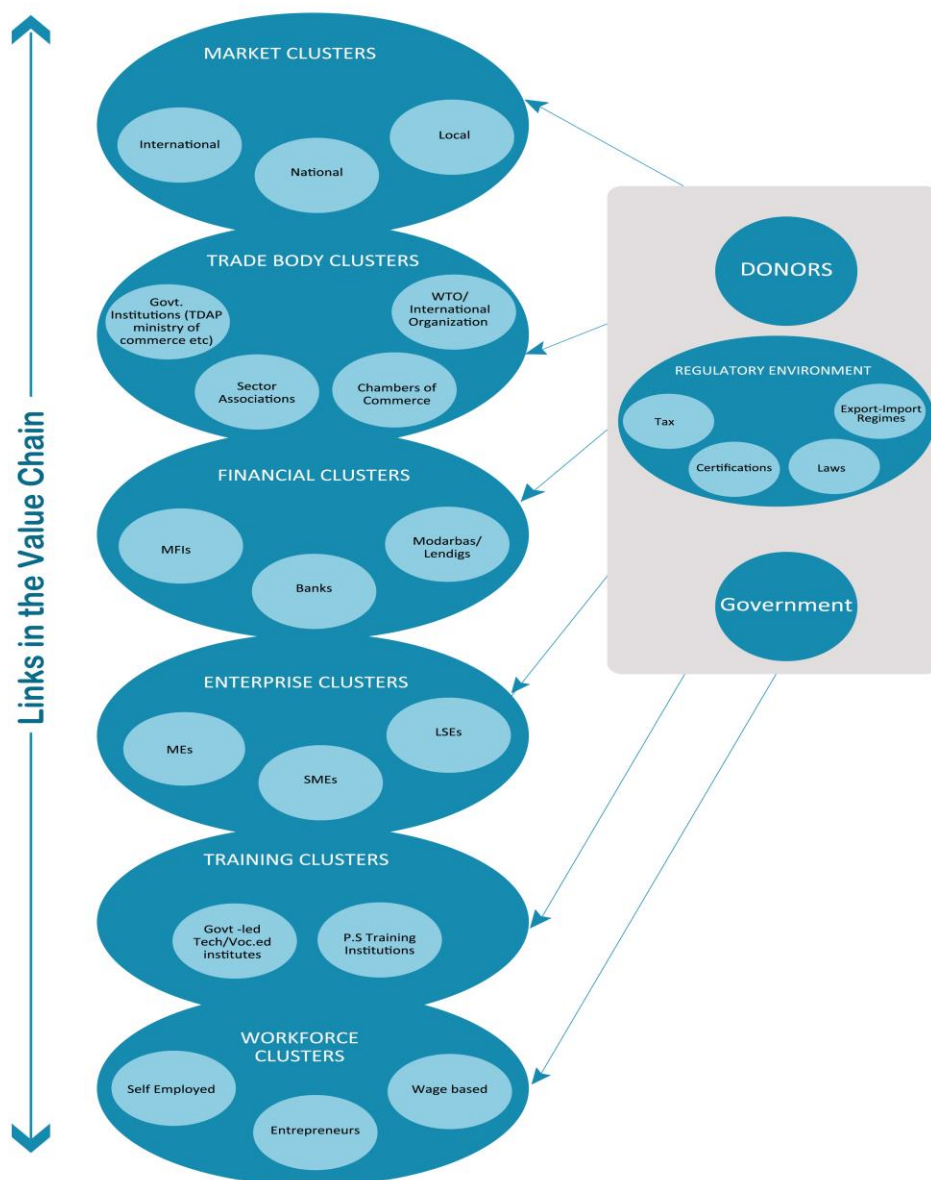
Value Chain vs. Cluster Approach		
	Value Chain	Cluster
Definition	The value-creating flow of a good from raw materials, production, commercialization, and ultimate delivery to end-users or consumers	A geographic concentration of interconnected businesses, suppliers, and associated institutions creating direct and indirect synergies among them
Geographic focus	Entire value chain, regardless of location	Typically, industry firms in concentrated geographic area, which may or may not include entire value chain
Composition	All companies in product flow; usually defines “stakeholders” more narrowly to include enterprises primarily, but also some public sector entities	Stakeholders who (directly or indirectly) create synergies; usually defines “stakeholders” more broadly and more formally
Commonality	Both value chain and cluster projects supported by USAID have focused on specific segments (producers, buyer linkages) as well as a broader range of activities along the value chain. The major difference between the two may be in the cluster approach’s formal focus on developing associative relationships among stakeholders (compared to some more restrictive value chain approaches). However, the emphasis USAID’s more encompassing value chain approach places on the importance of value chain relations is akin to a cluster methodology. Accordingly, a cluster approach is completely in line with and supportive of USAID’s value chain approach.	

For example, Silicon Valley in California could be considered an information and communications technology cluster, wherein several technology companies share proximity, infrastructure and human resources.

### Cluster Approach Application

Chemonics (2008) characterizes a cluster approach as a valuable mechanism to address value chain constraints, especially those requiring the transformation of stakeholder relationships. A cluster approach may be most effective in strengthening a value chain when: (1) the value chain is very unstructured throughout its segments (transportation, distribution, enabling environment), thus requiring intervention by numerous stakeholders who could not resolve any single issue alone; (2) trust among stakeholders is weak and hence a special effort to create trust or “social capital” is necessary; or (3) obstacles to objectives (i.e., increased sales) need to be addressed by multiple stakeholders and value chain segments.

# SECTOR



## ANNEX B

# SUCCESS STORIES

The following success story examples are drawn from JOBS Project Final Report (JOBS Project, 2005b).

### **Success Story: Joint Cooperation Leads to Export Sales in Footwear Market**

Raju Rahim, Golam Hossain, and Fazlu Mia were micro-entrepreneurs, producing shoes for the local market. JOBS worked with them to create a supply-side linkage with a large exporter, Apex Footwear, who then trained the three entrepreneurs to produce sandals for the Apex market. Raju, Golam and Fazlu then developed a factory where they jointly produced leather sandals for other leading exporters. To expand production and meet increasing orders, the JOBS Loan Facilitation Unit helped them to arrange a loan. Following JOBS assistance the three producers increased their income by 60 percent and employed 20 additional workers.

### **Success Story: Workforce Development – Small Town to the Ministry of Science and ICT**

Rawnak Anjuman grew up in Nawabganj, a district town in western Bangladesh. At nearby Rajshahi University of Engineering and Technology (RUET), Rawnak pursued computer-programming studies in addition to her Electrical and Electronics Engineering degree. With the support of a 50 percent discount offered to female students, Rawnak participated in the newly launched Cisco Networking Academy Program, one of 27 students – 20 of whom completed the program, including seven females. Shortly after completion of her studies, Rawnak joined the Ministry of Science and ICT in Dhaka to work on the Establishment of Technology Dissemination Cell project, bringing MOSICT and additional ministries under full network coverage.

“RUET and the industry certification (from) the Cisco Certified Networking Academy Program (CCNAP ) provided me with (an) opportunity and equipped me to compete in the job market. During the interview to work as the Assistant Programmer at the Ministry of Science and ICT, I was still a student of CCNAP), not even a CCNAP graduate. Just being a prospective CCNAP graduate changed my life. I moved to Dhaka, leaving my family and friends behind, to work for the Ministry, which is a dream for many,” said Rawnak.

According to Rawnak, skills learned in the Cisco Certified Network Associate (CCNA) curriculum have given her a cutting edge in the ICT field. “I find myself in a much better stand today just because I realized the value of the international certification of networking. I am glad I (had) the opportunity.”



### **Success Story: Training for Growth**

After years running a home-based dressmaking business, Dil Afsana Akhi established Rang Dhanu, a garments, block-batik, and embroidery center in Khulna, Bangladesh. In 2002 she moved the business from her home to a rented showroom in the commercial area and she employed 20 full-time and 25 part-time staff. Akhi worked with JOBS a year later, participating in EDBM Training to gain skills for more strategic planning. EDBM training gave her the confidence to make business decisions in a long-term context and the skills necessary to implement those decisions. Akhi has used her newly developed expertise to become a lead buyer for 10 more enterprises in her area, providing them with training, marketing assistance, and advice. She also implemented an enhanced marketing strategy, selling her products to schools and colleges using on-site presentations, and becoming a supplier for other showrooms in surrounding district level towns. Following the EDBM training, Akhi opened two more showrooms, creating two more full-time and 25 part-time positions, and increased her capital from 200,000 BDT before the training to 500,000 BDT after.

# 3-STEP SECTOR SELECTION METHODOLOGY

**Step 1 – Information Saturation and Sector Size Matrix**

SECTOR INFORMATION/STUDIES	SECTOR SIZE		
	LARGE	MEDIUM	SMALL
	ABUNDANT	SUFFICIENT	INSUFFICIENT

### Step 2 – Attractiveness Matrix

POTENTIAL FOR EXPORT	HIGH		1. Flowers and Ornamental Plants 2. Leather Goods 3. Plastic Packaging 4. PPE	1. Footwear 2. Dry Fruits 3. Handmade Paper 4. Home Textile 5. ICT 6. Diversified Jute Products 7. Personal Care Products 8. Generic Spare Parts 9. CR Coil 10. Floor Covering
	MEDIUM	1. Jewelry 2. Silk Products	1. Aromatic Rice 2. Electronic Assembly 3. Processed Meat 4. Business Process Outsourcing 5. Printed Stationery	1. Herbal Medicine 2. Aromatic Plants
	LOW	1. Fertilizer 2. Spices	1. Agri-machinery 2. Grains	1. Luggage
		LOW	MEDIUM	HIGH
POTENTIAL FOR EMPLOYMENT				

### Step 3 – JOBS Strength Matrix

SELECTION CRITERIA MATCH	HIGH	1. Dry Fruits 2. Personal Care Products 3. Flowers and Ornamental Plants	1. Generic Spare Parts 2. Plastic Packaging	1. Footwear 2. Handmade Paper 3. Home Textile 4. ICT 5. Diversified Jute Products 6. CR Coil 7. Floor Covering 8. Leather Goods 9. PPE
	MEDIUM		1. Herbal Medicine 2. Aromatic Plants 3. Aromatic Rice 4. Electronic Assembly 5. Processed Meat 6. Business Process Outsourcing 7. Printed Stationery	
	LOW			
		LOW	MEDIUM	HIGH
JOBS SECTOR KNOWLEDGE				

# SAMPLE TERMS OF REFERENCE: TRAINING

## TERMS OF REFERENCE FOR THE DESIGN/PRODUCT DEVELOPMENT TRAINING IN THE HANDMADE PAPER SECTOR IN ASSOCIATION WITH SRISTY HANDMADE PAPER AT DHAKA

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### 1. Title

The title of the proposed TOR is “Design/Product Development and Technical Training Program on Handmade Paper products at Dhaka”.

### 2. Background

Under the small and medium enterprise development unit of the program, handmade paper is one of the sub sectors that receive technical support from the JOBS program. Due to advantages like low cost labor and natural source of raw material, handmade paper is turning out a very prospective sector for Bangladesh. The sector not only has a huge untapped international market but also has a big local market to be explored.

In recent decades when the whole world took initiatives to save the earth, protect indigenous technology and heritage – the demand of handmade paper started growing our neighboring countries Nepal and Thailand are the biggest exporters of handmade paper. However both the countries have out sourced due to their inability to meet the demand. In the year 2000, Thailand earned \$55 million from exporting handmade paper. Other Asian countries South Korea, Indonesia and India are thriving to develop this sector. On the other hand with all opportunities Bangladesh has not focused on this sector except for few personal and informal initiatives.

Handmade paper products are less capital intensive, non-toxic, environment friendly, 100% pre consumed and which are recycled and made of waste paper, wood, jute, straw and other materials. Sristy Handmade Paper is working for handmade producers at Dhaka with JOBS, where at this stage Design/Product Development Training Program for the supervisors is very vital.

This TOR relates to the technical training on handmade paper production to be held in Sristy Handmade Paper at Dhaka **from January 15, 2004 to January 29, 2004.**

### **3. Objective**

The objectives of the training program are as follows:

- To create skilled labor force in the handmade paper sub sector
- To develop the hand made paper industry through facilitating access to technology
- To develop backward support linkage for the export oriented handmade paper firms

### **4. Technical Direction**

The JOBS Deputy Project Director will provide the technical direction during the performance of this contract.

### **5. Scope of Work**

The subcontractor will be responsible for:

- Selecting corresponding and negotiating with the designer approved by JOBS;
- Arranging venue and other required facilities/logistics for the training;
- Arranging food and lodging for the trainer;
- Ensuring proper participation of trainers;
- Prepare required documentation and reporting.

### **6. Deliverables**

The contracted organization will provide the following deliverables for the three-month training by the due date specified:

<b>DELIVERABLES</b>	<b>DUE DATE</b>
1. List of the trainers	January 14, 2004
2. Complete CV of the trainer	January 14, 2004
3. A complete list of participants	January 14, 2004
4. Pictures of design developed during training	January 31, 2004

### **7. Duration**

The time frame of the training program will be (on/About) January 15, 2004 to January 29, 2004.

## 8. Personal Identification and Requirement

The organization should have experience in working with poor women and man and experience of providing training to unskilled women workers. It should have organizational structure to use donor fund effectively and efficiently.

## 9. Participants

The total number of participants shall be 5 and the participants will be the designers/supervisors from Sristy handmade Paper Ind.

## 10. Logistics

The subcontractor is responsible for all-necessary logistics and support services required for carrying out the contract.

## 11. Payment Schedule

Payment will be made against submission and acceptance of the deliverables specified in section 6. JOBS/IRIS will be responsible for inspection of deliverables.

**The total firm fixed price of Tk. 2,43,180** shall be payable against an appropriate invoice and on submission and acceptance of deliverables #1-#4, witch will be disbursed by SHPI's as an authorized representative of the parties concerned.

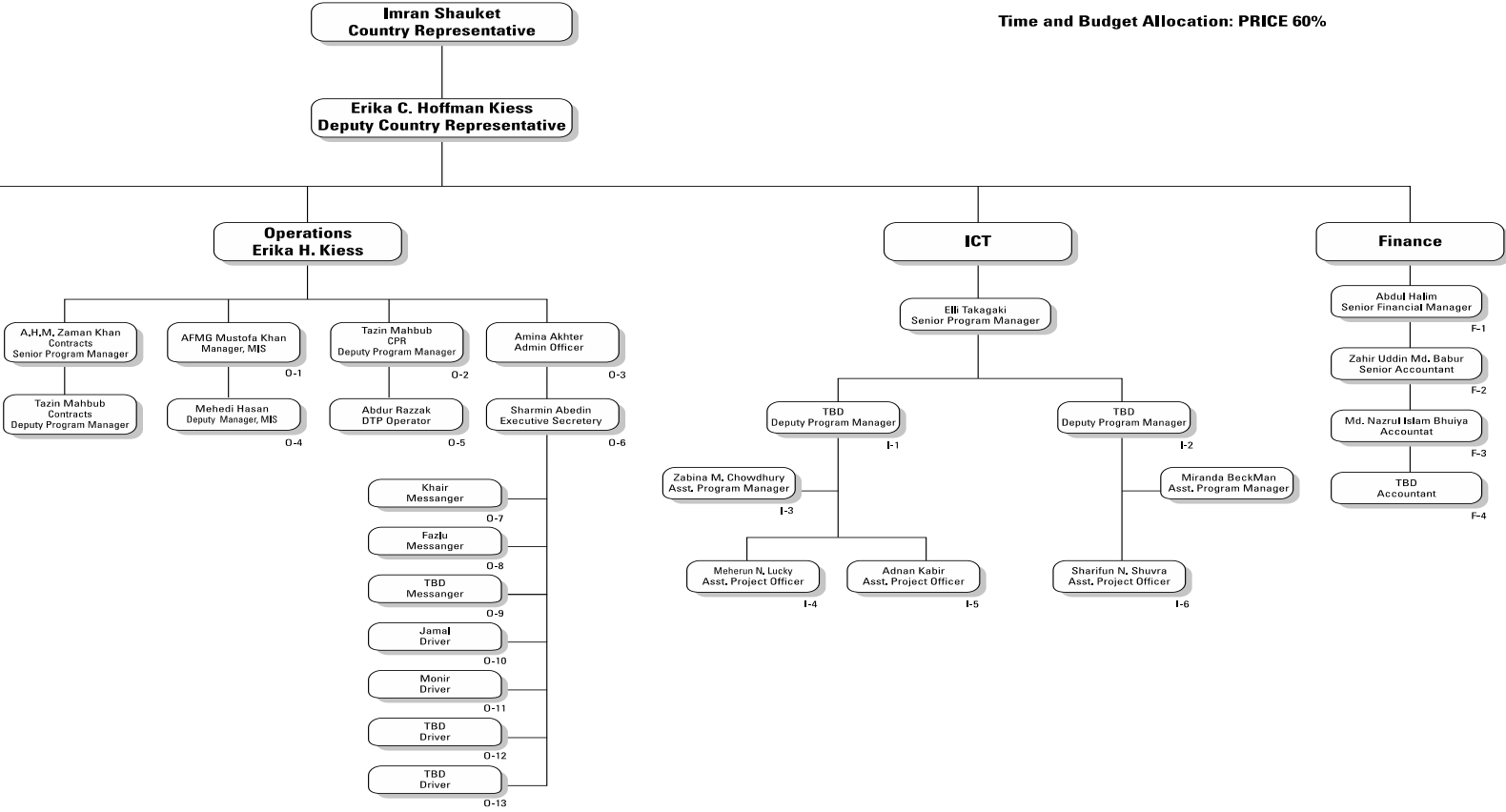
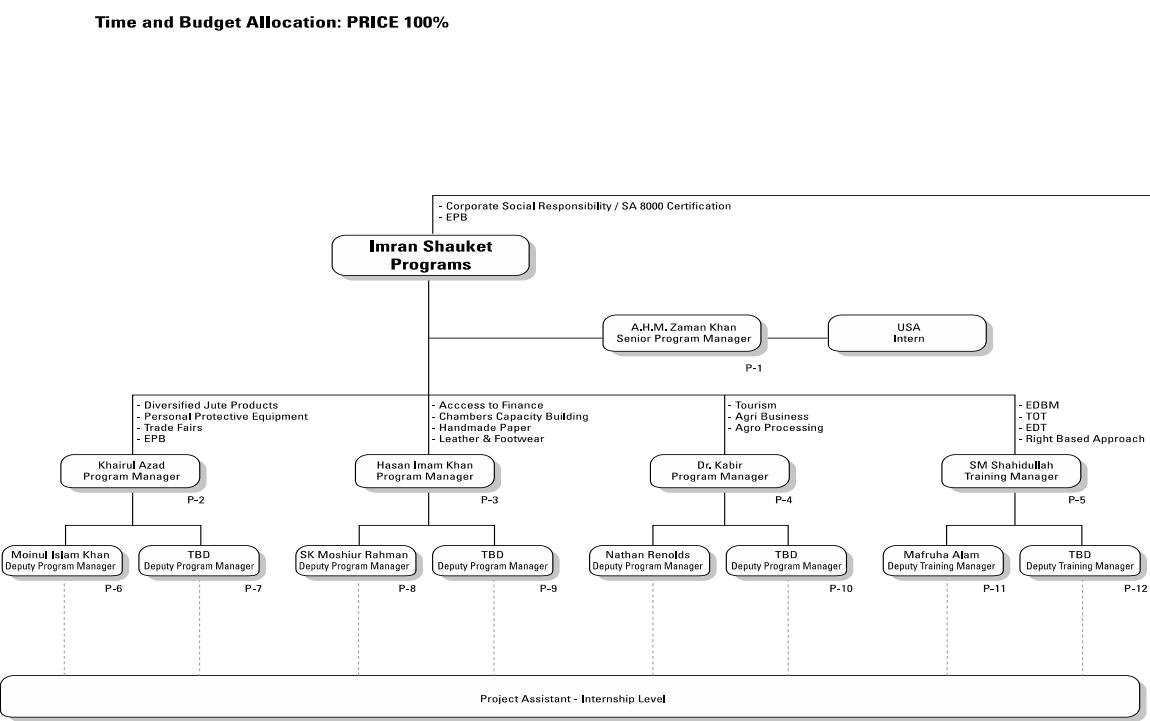
### **THE NEGOTIATED FIRM FIXED PRICE BUDGET TO PRODUCE THE DELIVERABLES IN THIS CONTRACT IS:**

S#	ITEM	RATE	TOTAL COST	JOBS CONTRIBUTION	SHPI's CONTRIBUTION
1.	Designer cost	USD 8,000	USD 8,000	USD 4200	USD 3800
2.	Accommodation for 15 days	USD 80 per day	USD1200	Nil	USD 12100
3.	Food allowance for 15 days	USD 50 per day	USD 750	Nil	USD 750
4.	Raw material cost		USD 1,300	Nil	USD 1300
	<b>Total</b>			<b>USD</b>	<b>USD</b>

ANNEX E

ORGANIZATIONAL CHART

JOB-IRIS Bangladesh



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